

QUARTERLY REPORT

ANK OF LAFAYETTE,

at close of business on the
31st day of Dec., 1903.

RESOURCES.

Loans and Discounts	36 329 02
Overdrafts, secured	50 53
Overdrafts, unsecured	68 23
Due from National Banks	00
Due from State Banks and Bankers	5 166 53
Due from Trust Companies	00 5 166 53
Banking House and Lot	1 500 00
Other Real Estate	000 00
Mortgages	000 00
U. S. Bonds	000 00
Other Stocks and Bonds	000 00
Specie	\$ 638 81
Currency	\$1 660 00
Exchange for Clearings	2 298 81
Other items carried as cash	000 00
Furniture and Fixtures	1 500 00
Fund to pay taxes	000 00
Current Expenses last quarter	000 00
Give description, location, value and how long owned, all real estate, except banking house and lot, if any owned longer than five years. None	
Notes in Process of Collection	651 26
	47 564 38

LIABILITIES.

Capital Stock paid in, in cash	15 000 00
Surplus Fund	1 300 00
Undivided Profits	385 20
Due depositors as follows, viz:	
Deposits subject to check on which interest is not paid	22 208 61
Deposits subject to check (on which interest is paid)	00
Demand certificates of deposits (on which interest is paid)	00
Time certificates of deposits (on which interest is paid)	00
Saving deposits (on which interest is paid)	00
Certified Checks	00 22 208 61
Due National Banks	570 57
Due State Banks and Bankers	00
Due Trust Companies	570 57
Cashier's checks outstanding	00
Bills re-discounted	7 500 00
Unpaid Dividends	600 00

SUPPLEMENTARY.

Highest amount of indebtedness of any stockholder, person, company or firm (including in the liability of the company or firm the liability of the individual members thereof) directly or indirectly, if such indebtedness exceeds 20 per cent. of capital stock actually paid in, and actual amount of surplus of the bank	\$ 60
How is indebtedness stated in above item 1 secured?	(See Section 583, Kentucky Statutes.)
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent. of paid-up capital stock of bank	00
How is same secured?	(See Section 583, Kentucky Statutes.)
Does amount of indebtedness of any person, company or firm including in the liability of the company or firm the liability of the individual members thereof, exceed 20 per cent. of paid-up capital and actual surplus?	No.
If so, state amount of such indebtedness	00
Amount of last dividend	600 00
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent. of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared?	Yes
(See Section 576, Kentucky Statutes.)	
	\$47 564 38

STATE OF KENTUCKY,

COUNTY OF CHRISTIAN.
I, R. J. Carothers, Pres. of The Bank of Lafayette, a bank located and doing business at No. Main street, in the Town of Lafayette, in said county, being duly sworn, says that the foregoing report is in all respects a true statement of the condition of said bank, at the close of business on the 31st day of Dec., 1903, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State, designating the 31st day of Dec., 1903, as the day on which such report shall be made.

R. J. CAROTHERS, President.
ED. L. WEATHERS, Director
H. C. LOCKER, Director.
ED. R. BOGARD, Director.

Subscribed and sworn to before me by R. J. Carothers, President, this 31st day of Dec., 1903.
Ed. L. Weathers, N. P. C. C., Ky.
My commission expires at the end of the next session of the Senate.

NOTICE—A dividend of 4 per cent. for the six months ending Dec. 31, 1903, was this day declared payable to the stockholders on demand. Ed. L. Weathers, Cashier.

For Sale.

Desirable six room residence—half acre lot, stable, out buildings, fruit trees, etc. A. I. location. Apply 223 E. 18th St.

THE PHANTOM BOAT

BY HERO STRONG.

The wind was fair, the sea in wonderfully good humor, and the good ship Augusta sailed merrily on.

Capt. Albert Gray sat alone in the cabin, marking his exact latitude and longitude in the log-book, a chart spread out before him, and his well-colored meerschaum between his lips.

Graves, the first mate, thrust his head in at the open door.

"An open boat off to the lee bow, sir?"

"Adrift from some steamer, probably," returned the captain; "not worth altering our course for. But, stay; how far to the leeward?"

"Not above half a mile, sir."

"Bear away for it, then. It may contain our everlasting fortunes, Graves."

Graves laughed and returned to the deck, whither Capt. Gray immediately followed him.

The Augusta was quite near the boat by this time—near enough for all to see that the craft was empty. The helmsman was swearing to himself over the trouble of having altered the vessel's course, and Capt. Gray was turning to go below again, when a faint, low cry rang over the waters. It was like nothing any of them had ever heard, and chilled the very marrow in the bones of the superstitious mariners.

Every eye was fixed on the boat, as slowly up from its shadow arose a tall figure—the figure of a woman clad in green, with masses of floating yellow hair, and a face pale as the wreaths of foam which seethed and eddied around the sharp prow of her boat. She stretched out a pair of white, imploring hands to Capt. Gray, and then the boat and what it contained faded into thin air, and the wondering crew of the Augusta looked around them and beheld—nothing!

Capt. Gray went below to think the strange matter over by himself, and the sailors gathered about in little knots and discussed it. All agreed that it augured no good for the ship, and each one had his own little marvelous story to tell of occurrences similar to this, which had in every case been followed by death and destruction to those who had beheld the phantom vision.

Gloom and foreboding fell upon the ship, and the men moved about their duties with sullen faces, and glances frequently cast over their shoulders. An air of expectation and dread pervaded everything. The weather continued fine, and the breeze propitious all the next day, and toward night the sailors had thrown off their restraint sufficiently to be cracking jokes and spinning yarns as usual.

At sunset, Capt. Gray, sitting alone in his cabin, permitted his thoughts to go back over the past four years, and linger for a little upon the bright dream of one beautiful June, the time he had first met Agnes Armor. He was angry with himself for thinking of her—proud, false-hearted, enchanting little flirt that she was! But with all the wild passion of his heart he had loved her, and for one brief week stolen from the joy of Heaven he had been happy, having heard her sweet lips confess that she loved him.

Then fate had stepped in and parted them. Agnes had been won by a wealthier suitor—so her lady mother told him—and he, hot-headed, and desperately angry, had written her a scathing letter, and sailed away to India. Twice since he had been on his native shores, but he had not heard her name mentioned—neither had he wished to. She was another man's wife now, and he hated her! He said so a great many times, and he tried hard to believe it, but there were times in the silent night watches when he remembered the touch of her golden hair on his cheek, and the warm fragrance of her breath on his lips, with a thrill of pain that fell not short of agony.

To-night he went over it all again, and cursed himself for his folly, just as the mate came into the cabin with a face pale as ashes.

"The boat again, sir?" he said, in a shivering voice.

Capt. Gray rushed on deck. The sun had set, but the western sky was purpled with the light left be-

hind, and the treacherous, glittering waters heaved in billows of rose and crimson.

Close at hand rocked the white boat, oarless and empty, as before. And then over the waters came the low, plaintive wail like nothing earthly, and up rose the figure of the phantom woman, and stretched out her pale hands to the Augusta's horror-stricken crew.

And Capt. Gray fell back with a stifled cry of amazement, for the face of the phantom was the face of Agnes Armor, as he had last beheld it.

And even while he gazed, the vision faded as before, and only the trackless sea spread out before him, unmarked and lonesome as the plain of a great desert.

Capt. Gray did not talk with any of his men of this strange sight they had seen. Whatever he may have thought on the subject, he was silent, but all night long, in the light of the clouded, watery moon, he paced the deck, and watched the heaving, desolate waste of waters.

Before morning it was evident that the fine weather was at an end. The wind tore through the rigging and shrieked like a mad fiend; the breakers, capped with foam, rolled in from the windward, and the ship tossed and pitched like a drunken man, un-mindful of her helm.

The sailors whispered together, and gave each other little messages for their families. They spoke in subdued voices of the phantom boat, and bewailed the fate which had led them to ship on the Augusta.

Capt. Gray stood on the bow issuing his orders clearly, but never taking his restless blue eyes off the tumbling mass of waters to the leeward. He, too, they said, was looking for the boat.

The fury of the wind increased, the billows rose into mountains of mist and spray, the surf broke over the decks, and the helmsman was lashed to the wheel. Only God knew if the ship was to outride the storm.

And then, as darkness began to gather, tossed upon the summit of the great waves, they saw the boat, and, standing up, as before, drenched and shivering in the death-cold spray, the woman with the golden hair and the face of marble.

This time she did not fade away; this time the boat rushed on, and Capt. Gray, hurriedly fastening a rope around his waist, plunged over the side of the vessel and was lost in the swirl of foam.

The men said he was mad, and looked upon him as lost; but directly he signaled them by the rope, and they drew him on board; and in his arms was the woman who had caused them so much terror.

After this the wind lulled, the moon looked through the clouds, and the angry ocean subsided and calmed itself, until its breast was tranquil as that of a midland lake.

And in the cabin Capt. Gray listened to the story of Agnes. She had never been false to him; she had never married the rich old suitor. Her mother only had been to blame.

A week before she had sailed, with her mother, for Europe. The ship had sprung a leak in the tempest, the crew and passengers had fled to the boats, but the angry waves had swallowed them all but Agnes, and he had saved her. This was all of it.

And when she wept over the fate of her mother, Capt. Gray held her to his heart, and dried the tears from her face with passionate kisses.

When the Augusta reached Liverpool, Capt. Gray's marriage took place, and his wife returned home with him.

And what is the theory of the phantom boat?

Good friends, I have no theory. I know nothing about it. Each of you can settle the matter according to your own ideas.—N. Y. Weekly.

Young Widows.

Statisticians estimate that a period of 20 months will cover the average widowhood of women under 35.

Spanish America.

With the exception of Brazil, Spanish is the prevailing language of every country in South America.



How to Get Strong.

The Hon. Amos P. Atkins, who is one of the most prominent men of New Albany, Ind., and Treasurer of Floyd County, has this advice to give to those who are shut up within the narrow confines of office or shop:

"Dr. Pierce's Golden Medical Discovery seems to take the place of hard training in developing strength, vigor and endurance of the system and expelling all impurities, with which the blood sometimes gets clogged. I have found by personal experience that it enables me to do more hard work, and at the same time endure more physical strain and participate with greater vim in outdoor sports than anything I know of. It can always be relied upon to increase the appetite, induce healthful sleep, and tone and refresh a worn-out system."

"A number of my friends who have used it speak in the same high terms, and we have reason to consider it an office man's friend."

Dr. Pierce's Golden Medical Discovery is a blood-purifier and health-giving tonic that contains no alcohol, opium or other narcotic. It is a purely vegetable compound, made from roots

and herbs in an up-to-date pharmaceutical laboratory, and has been used and recommended by thousands of people during the past thirty-seven years.

\$3,000 Forfeit!

Will be cheerfully paid, in lawful money of the United States, by the undersigned, proprietors of Dr. Pierce's Golden Medical Discovery, if they cannot show the original testimonials and signatures of every testimonial among the thousands which they are constantly publishing attesting the superior curative properties of their several medicines, and thus proving the genuineness and reliability of all the multitude of testimonials volunteered by grateful people, in their behalf.

WORLD'S DISPENSARY MEDICAL ASSOCIATION,
665 Main Street, BUFFALO, N. Y.

"Some time has elapsed since I have written you in regard to the treatment I have been taking under your instructions," says Mr. E. F. Cingmars, of 533 Penn Ave., Minneapolis, Minn. "When first I commenced taking your remedies I had been for four months under treatment of a well-known specialist in this city for catarrh and stomach trouble, rapidly getting worse. Got so bad that I could not eat anything that did not distress me terribly and I was obliged to quit taking the doctor's treatment entirely. I was greatly reduced in flesh. As a last resort I wrote to you and stated my case, and, after receiving your instructions I followed them closely. After taking five bottles of Dr. Pierce's Golden Medical Discovery and one vial of his 'Pleasant Pellets' I commenced to improve, and decided to continue the medicines and observe your instructions regarding hygienic treatment. It is now nearly six months since I commenced your treatment and I can say that I am well and never felt better in my life. Am very grateful to you for what your medicine has done for me."

"It has been about two months since I stopped using Dr. Pierce's Golden Medical Discovery," writes J. M. Venters, Esq., of Regina, Pike Co., Ky. "I stayed down in Texas last year and contracted chills and fever while there. I came back to Kentucky and was about shaking my boots off my feet when I commenced using it. I only weighed 149 pounds. Had been suffering with chills and fever for twelve months. Took treatment from my doctor and tried many different kinds of patent medicines, and all seemed to do no good. Since I have used four bottles of Dr. Pierce's Golden Medical Discovery, and one vial of his 'Pellets,' I feel well in every respect and weigh 186 pounds instead of only 149, my weight when I began its use. I advise the whole South to keep it their homes all the time, and I will guarantee they will have no more chills and fever if used as directed."

DO YOU KNOW YOUR OWN SYSTEM? A complete medical book and physiology of the body, is Dr. Pierce's Common Sense Medical Adviser, which can be had for the cost of postage, 37 cents in one-cent stamps for the cloth-bound book, or 27 stamps for the paper-bound volume of 1008 pages.

Address: Dr. R. V. PIERCE, Buffalo, N. Y.

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IN

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Vaudeville Between Acts.

Prices—25c, 35c, 50c, 75c. Seats on sale at the Postal Telegraph office.

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Scholarship for Sale.

We have for sale at a great bargain a \$100 scholarship in the Southern School of Osteopathy, Franklin, Ky. Address KENTUCKIAN, Hopkinsville, Ky.

J. C. KENDRICK, President.

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C. D. RUNYON, Vice-President.

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